

Newsletter

December 2019

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UPCOMING MEETINGS/ACTIVITIES (Open to all)

Chapter:

- **Members Meetings:** Dec 10*, Jan 28, Feb 25
- **Newsletter Input Deadlines:** Dec 20, Jan 21, Feb 19, Mar 18, Apr 18
- **Board Meetings/Newsletter Prep:** Jan 8, Feb 5, Mar 4, Apr 1, May 6

Outside Events:

- Mid-County Citizens Advisory Board, Dec 17, 7 p.m. at the Wheaton Library/Recreation Center, 11701 Georgia Ave., Wheaton
- Save the Date: United Seniors of MD 2020 Legislative Forum, Jan 14, 8 a.m. – 1:00 p.m.

NOTE: Unless otherwise noted*, our Members Meetings are held on the **4th Tuesdays at 12:45 p.m.** at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring, MD 20906, 240-777-4999; ample free parking; covered parking in rear. **In the event Montgomery County Schools close or are delayed due to weather**—General Member Meetings are cancelled.

Our Facebook Page: NARFE Chapter 1892, Aspen Hill

Health Insurance Event

At our November 19th general meeting, health insurance representatives from Aetna Direct, Blue Cross Blue Shield, GEHA, and United Healthcare provided handouts and gave an overview of their respective programs and changes for 2020. They also answered our members' important questions. (Editor's note: The meeting was a great success thanks to Cathy Hobbs, Chapter Secretary, who chaired the meeting for our president who was ill.) Additionally, refreshments were provided to grateful members by two of our members. Surprise—the Holiday Senior Center had heat!

– Cathy Hobbs

Suicide Hotline: 240-773-9752

Open Season for Health Insurance Plans Ends December 9

Open season ends December 9 for your Federal Employee Health Benefit (FEHB) insurance plan changes. (You can see the premium charges on page 45 of the November NARFE magazine.) Remember you can only make changes during Open Season unless you have a major life event change like having a baby or divorce.

President's Message

I am the worse gift-giver ever. I really try, but my presents end up being returned or stored in a closet somewhere. One year, Cynde, a friend, went shopping with me for my niece and nephew. Whatever I picked up, she said it wasn't what kids that age wanted. Cynde picked out some presents for me to give the kids, and for the first time, my young niece and nephew were ecstatic, literally jumping with joy. My nephew blurted, "Aunt Sarah, these presents are great! Not like the presents you usually give us!" My niece said, "Yeah, Aunt Sarah!" It was officially confirmed; I can't pick out good gifts.

Holiday times can be especially fraught with tension—gift giving, family rifts, political issues debated at dinner tables. Simple annoyances for most people, but there are folks for whom the holidays hold no joy—people who are alone or feel isolated and misunderstood. During this time when we all hope to give and receive happiness, suicide rates climb. So, during your festivities, please keep your eyes open for people in distress and share a kind word. Carve out time to visit friends in nursing homes. Please share the joy that the holidays are meant to bring.

Best wishes for your Happy Holidays! - Sarah

Chapter 1892 Leadership

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V-Pres/State Leg/MD Fed. SLC Chair.....	Paul Schwartz
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Greeter/Past President/Fed Res Chair.....	Saj Durrani
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Historian/Past President	Rudy Volin
301-598-2209	
Photography Team Lead.....	Anita Rhawn
Greeter.....	Andreina Iosue



Winter Holidays Luncheon and White House Reporter Secrets

Hooray! The popular Winter Holidays Luncheon is almost here. Our Aspen Hill Chapter and our neighboring Chapter (Wheaton/Glenmont) will gather on December 10 at the Greek Village restaurant for a wonderful meal, great conversation, door prizes, and a terrific interactive presentation by White House reporter, Paul Schwartz.

Paul, reporter for the Prince George's and Montgomery County Sentinel newspapers, will give an overview of life as a reporter at the White House and then answer our questions! Note that he will not be representing NARFE at this meeting but will be speaking as a reporter on the political scene. So, come meet him in person and hear his secrets and stories.

The luncheon will start at noon in the Greek Village restaurant located in the Colesville Center at 13476 New Hampshire Ave, Silver Spring, MD 20904. Each person will order lunch from the regular menu, and there will be separate checks. In order for the restaurant to be prepared with enough servers and food, we need to give them the number attending. Please call 301-589-7465 and leave a message with the names of those attending and your contact information or email us at NARFEsrichards@aol.com with that same information. Please contact us by December 7, so we can tell the restaurant by their deadline. **Let's celebrate the season and share our good wishes for a happy new year together!**

Legislation Update

The NARFE Bill Tracker is your monthly guide to the National Congressional legislation that NARFE is following because of its import to Federal workers and retirees. For the latest information in an easy to read table format, see pages 12, 13, and 14 of the November NARFE magazine. Currently, a few items listed discuss postal reform, the new formula for the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP), Federal annuities, and Federal compensation.

Regarding the State Legislation: Paul Schwartz, Chapter Vice President, sent an open letter in the Sentinel Newspapers to Governor Hogan and Members of the Maryland State Legislature asking for our state taxes to be fixed.

Note that this letter was also sent out to our members via the NARFE email system. Be sure your email address is in the system so you don't miss important messages like this and changes to the meeting agendas, etc. Contact NARFEsrichards@aol.com to add or change your email address.



Protect your TSP Account

You can lose your TSP funds if someone hacks your account. There is no insurance that protects your money should that happen. Whether to reimburse you or not for those lost funds is decided on a case by case basis by the managers of the TSP.

Protect your money by setting up the two-step authentication for your TSP account as soon as possible. Two-step means that a password is just the first step to accessing your account. The second step is for you to key in a special code sent to your cell phone or email real time. Everyone will be required to use two-step access in 2020 when you try to log in. Best to protect your funds now. Just go to the TSP website and try to access your account, the system will ask if you want to set up the two-step authentication. Follow the instructions. It's easy. You'll rest better knowing your funds are better protected.



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Hello Danger

Seniors are especially vulnerable to identity theft from cell phone hackers and from financial fraud and physical abuse.

At the January 28 Chapter meeting, Debbie Feinstein, Chief of the Special Victims Division in the Montgomery County States Attorneys' Office will provide tips to protect yourself from phone hackers and will discuss financial scams that target seniors, and signs that may indicate elder physical abuse.

Learn how to protect yourself. Come with your questions and concerns. It will be an enlightening meeting! The meeting starts at 12:45 PM on Tuesday, January 28, 2020 at the Holiday Park Senior Center, 3950 Ferrara Dr., Silver Spring 20906.

- Robert Kammer

We Were There

Your Chapter 1892 was well represented by members, Ralph Freibert, Dollie Nicholson, Minnedore Green, Paul Schwartz, and Sarah Richards, at the NARFE Maryland Federation Training meeting on October 31.

Members heard from Maryland Lt. Governor Boyd Rutherford who said he supported us on the tax issue and took printed information from us that he promised to read and address. We also heard from Dr. Constance Bails, the Virginia Federation President who has recruited the most members in the Nation and Nancy Gaither, an expert in organization recruitment and retention.

The luncheon speaker, George Ownings, Maryland Secretary of the Department of Veterans Affairs (VA) was dynamic and spoke of his project to add VA offices in stores and other public areas to improve veterans' access to help. He discussed his VA biweekly electronic newsletter, *Home and Living*, that also provides information for veterans. **He urged us to tell our veterans that there are services available for them that most people don't know about and to encourage veterans to visit the VA offices and their website: Veterans.Maryland.gov.**

Watch Out!!

Recently, someone pretended to be our President and asked the Chapter Board members for money to be sent to a vendor's account. Thank goodness, our Board members did not believe this fraudulent message. The NARFE Maryland Federation President's name also was used in the same way and the message sent to the Maryland Federation Board members. Many other NARFE chapter presidents' names were also used in this way. Be wary of any message that asks you to send money. Always check the email address to be sure it's from the person the message says it is. In our case, the email address was incorrect and was a clue that the message was fraudulent.

NARFE
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December 2019 Edition

Happy Holidays from your Board and the other volunteers that keep your Chapter afloat! May 2020 be terrific!



Garden of Lights

Don't forget to visit the Montgomery County Park's enchanted Garden of Lights at the Brookside Gardens. Stroll through the park enjoying the light exhibits of sparkling fountains and whimsical winter scenes. It's open till December 31, and costs \$25 per car or \$30 per van to enter from 5:30 to 9:00 p.m. Sunday through Thursday and from 5:30 to 10:00 p.m. on Fridays and Saturdays. The Brookside Gardens are at 1800 Glenallan Ave., Wheaton, MD 20902. Children and adults love this magical annual event!

Money to You!

The fall NARFE membership drive is in effect and you will now receive \$10 from National Headquarters and \$10 from the Maryland Federation for each new member you sponsor. You could make \$100 by signing up 5 new members! Just be sure their applications have your name and NARFE ID number on the applications as the sponsor so you get the credit! The drive usually ends this month.